

DEPT 813 3676024516042
PO BOX 4115
CONCORD CA 94524



RETURN SERVICE REQUESTED

April 12, 2016



CHRISTINE TAYLOR
288 LONG ISLAND AVE
HOLTSVILLE NY 11742-1807



FINANCIAL RECOVERY SERVICES, INC.

P.O. Box 385908
Minneapolis, MN 55438-5908
1-888-941-5960

CURRENT CREDITOR: FIRST NATIONAL BANK OF OMAHA
ORIGINAL CREDITOR: FIRST NATIONAL BANK OF OMAHA
REGARDING: FIRST NATIONAL BANK OF OMAHA
ACCOUNT NUMBER: XXXXXXXXXXXX8812
DATE OF LAST PAYMENT: 07/06/15
CHARGE-OFF DATE: 02/29/16

BALANCE ITEMIZATION

BALANCE DUE: \$599.98
FRS FILE NUMBER: 955
ON-LINE PIN NUMBER: 152
(Used to access and view your file on WWW.FIN-REC.COM)

As of the date of this notice you owe \$599.98 and we are authorized to offer you the following options:

1. () Our office will allow you to settle your account for 65.00% of the above referenced balance for a total 1 time lump sum payment of \$389.99. We request this payment within 35 days after receipt of this letter. If you need additional time to respond to this offer, please contact us. Upon receipt and clearance of the payment of \$389.99, this account will be considered settled in full for less than the full balance and you will be released of all liability to the creditor relative to the above listed account. We are not obligated to renew this offer. ; or
2. () Our office will allow you to settle your account for 72.50% of the above referenced balance for a total payment of \$434.98. You can pay this in 2 payments and we request the first payment within 35 days after receipt of this letter and the payments can be no more than 30 days apart. If you need additional time to respond to this offer, please contact us. Upon receipt and clearance of these two payments of \$217.49, this account will be considered settled in full for less than the full balance and you will be released of all liability to the creditor relative to the above listed account. We are not obligated to renew this offer. ; or
3. () Our office will allow you to settle your account for 80.00% of the above referenced balance for a total payment of \$479.97. You can pay this in 3 payments and we request the first payment within 35 days after receipt of this letter and the payments can be no more than 30 days apart. If you need additional time to respond to this offer, please contact us. Upon receipt and clearance of these three payments of \$159.99, this account will be considered settled in full for less than the full balance and you will be released of all liability to the creditor relative to the above listed account. We are not obligated to renew this offer.

This settlement may have tax consequences. Please consult your tax advisor. FRS is not a law firm and FRS will not initiate any legal proceedings or provide you with legal advice. The offers of settlement in this letter are merely offers to resolve your account for less than the balance due.

For assistance, please feel free to call us at the toll free number listed below or use our online consumer help desk. FRS now accepts some forms of payment online at www.fin-rec.com. See your online access PIN above. If you are sending your payment by overnight delivery, please use the following address: 4510 W. 77th St., Suite 200, Edina, MN 55435

Sincerely,
COREY KEVITT
Account Manager
Toll Free: 1-888-941-5960

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector. See reverse side for important information. Office hours are: Monday-Thursday, 7am to 8pm; Friday 7am to 5pm; Saturday 7am to noon. See reverse side for more information.

Detach Coupon And Mail Payment

1 OF 3

FRS File #: 955



1-888-941-5960

Current Balance: \$599.98

Amount enclosed: _____

Home phone: _____

Work phone: _____

Cell phone: _____

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908
Letter Code Sent: 093

2 OF 3

FRS File #: 955



1-888-941-5960

Current Balance: \$599.98

Amount enclosed: _____

Home phone: _____

Work phone: _____

Cell phone: _____

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908
Letter Code Sent: 093

3 OF 3

FRS File #: 955



1-888-941-5960

Current Balance: \$599.98

Amount enclosed: _____

Home phone: _____

Work phone: _____

Cell phone: _____

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908
Letter Code Sent: 093